

C. Note: This form is furnished to give you a statement of actual settlement costs. Amounts by to and by settlement agent are shown. Items marked P.O.C. were paid outside the closing; they are shown here for informational purposes and are not included in the totals.

D. Name and Address of Borrower Farhaad Yacoob 5541 104-72 109 th Street 066-84-7852 Richmond Hill, NY 11419		E. Name and Address of Seller Lucienne Lombard 084-48-4748 499 East 29 th Street Brooklyn, NY 11228		F. Name and Address of Lender Berkshire Financial Group 4701 Avenue N Brooklyn, NY 11234	
G. Property Location: 499 East 29 th Street Brooklyn, NY 11228		H. Settlement Agent: Atara Hirsch-Twersky 2800 Kings Highway, Brooklyn, NY 11229		I. Settlement Date January 26, 2004	
J. Summary of Borrower's Transaction			K. Summary of Seller's Transaction		
100. Gross Amount Due From Borrower			100. Gross Amount Due to Seller		
101. Contract Sales Price		410,000.00	401. Contract Sales Price		410,000.00
102. Personal Property			402. Personal Property		
103. Settlement Charges to Borrower (line 1400)		23,312.05	403.		
104. Payoff to			404.		
105.			405.		
Adjustments for items paid by seller in advance			Adjustments for items paid by seller in advance		
106. City/town taxes to			406. City/town taxes to		
107. County Taxes to			407. County Taxes to		
108. Assessments to			408. Assessments to		
109. School Taxes to			409. School Taxes to		
110. RE Taxes to seller			410. RE taxes to seller		
111.			411.		
112.			412.		
120. Gross Amount Due From Borrower		143,312.05	420. Gross Amount Due to Seller		140,000.00
200. Amounts Paid By Or In Behalf Of Borrower			500. Reductions In Amounts Due To Seller		
201. Deposit or earnest money		61,500.00	501. Excess deposit (see instructions)		
202. Principal amount of new loan(s)		348,500.00	502. Settlement charges to seller (line 1400)		35,514.38
203. Existing loan(s) taken subject to			503. Existing loan(s) taken subject to		
204. Borrowers Credit			504. Payoff first mortgage loan to Owner Seller Bank		207,566.25
205. seller's concession			505. Payoff second mortgage loan CitiBank		42,000.00
206.			506. Deposit		
207. property disclosure			507. property disclosure		
208. water/sewer to buyer			508. water/sewer to buyer		
209. Sellers Concession		6970.00	509. Sellers concession		6970.00
Adjustments for items unpaid by sellers			Adjustments for items unpaid by sellers		
210. City/town taxes to			510. City/town taxes to		
211. County Taxes to			511. County Taxes to		
212. Assessments to			512. Assessments to		
213. School Taxes to			513. School Taxes to		
214.			514.		
215.			516.		
216.			517.		
217.			518.		
218.			519.		
220. Total Paid By/For Borrower		416,970.00	520. Total Reduction Amount Due Seller		292,050.63
300. Cash At Settlement From/To Borrower			600. Cash At Settlement To/From Seller		
301. Gross Amount due from borrower (line 120)		443,312.05	601. Gross Amount due to seller (line 420)		410,000.00
302. Less amounts paid by/for borrower (line 220)		416,970.00	602. Less reductions in amt. due to seller (line 520)		292,050.63
303. Cash <input checked="" type="checkbox"/> From <input type="checkbox"/> To Borrower		26,342.05	603. Cash <input checked="" type="checkbox"/> To <input type="checkbox"/> From Seller		117,949.37

Exhibit A Pg 2 SETTLEMENT CHARGES

700. TOTAL SALES/BROKER'S COMMISSION Based on Price \$	@	%=	PAID FROM BORROWER'S FUNDS AT SETTLEMENT	PAID FROM SELLER'S FUNDS AT SETTLEMENT
701. \$	to			
702. \$	to			
703. Commission paid at settlement	<i>Spaulding Properties Inc</i>			24,000.00

800. ITEMS PAYABLE IN CONNECTION WITH LOAN:

801. Loan origination to <i>Berkshire Financial Group</i>	17,425.00	
802. Application fee to <i>Berkshire Financial Group</i>	595.00	
803. Underwriting fee to: <i>Berkshire Financial Group</i>	650.00	
804. Credit report to: <i>Berkshire Financial Group</i>	4.00	
805. Appraisal fee to <i>Edward Horton</i>	600.00	
806. Processing fee to: <i>Berkshire Financial Group</i>	495.00	
807. Flood Certification Fee to <i>Berkshire Financial Group</i>	22.00	
808. Document preparation to <i>Berkshire Financial Group</i>	325.00	

900. ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE:

901. Interest from <i>6 days</i> @ \$ <i>76.23</i>	457.38	
902. Hazard insurance premium for yrs. To		
903. Flood insurance premium for yrs. To		
904. Aggregate Adjustment		

1000. RESERVES DEPOSITED WITH LENDER:

1001. Hazard insurance <i>3</i> months @ \$ <i>75.00</i> per month	225.00	
1002. Mortgage insurance months @ \$ per month		
1003. City property tax <i>3</i> months @ \$ <i>209.57</i> per month	628.71	
1004. Town/Village property tax months @ \$ per month		
1005. Flood insurance months @ \$ per month		
1006. School tax months @ \$ per month		
1007. months @ \$ per month		
1008. Aggregate Adjustment	-0.04	

1100. TITLE CHARGES:

1101. Settlement or closing fee to Atara Hirsch, Esq.	850.00	
1102. Abstract or title search to <i>Devisin 2000</i>	310.00	
1103. Bankruptcy search to <i>Devisin 2000</i>	40.00	
1104. Attorney's fees to: Atara Hirsch, Esq.		
1105. Title insurance to		
1106. Lender's coverage to <i>Devisin 2000</i>	2338.00	
1107. Owner's coverage to <i>Devisin 2000</i>	468.00	
1108. Endorsements to <i>Devisin 2000</i>	75.00	
1109. Municipal Searches to		
1110. Conting Charge and Clearance fee to		

1200. GOVERNMENT RECORDING AND TRANSFER CHARGES:

1201. Recording fees: Deed \$ <i>150</i> Mortgage \$ <i>175</i> Releases \$ <i>255</i> CEM \$ POA \$	325.00	255.00
1202. City/ county tax/stamps: Deed \$ Mortgage \$		4100.00
1203. State tax/stamps: Deed \$ Mortgage \$ (pd by lender) <i>871.25</i> POC	6074.00	1640.00
1204. Escrow water to <i>24.38 + Service charge 50.00</i>		74.38

1300. ADDITIONAL SETTLEMENT CHARGES:

1301. Title closer fee to <i>Atara Hirsch</i>	150.00	200.00
1302. Courier/ wire transfer fee to Atara Hirsch	100.00	
1303. Fed ex to		
1304. Survey fee pertaining to <i>Seal III</i>	800.00	
1305. STT - Judgment <i>85 + Judgment 5110.00</i>		5195.00
1306. Filing fee		50.00
1307. Attorney fee to Atara Hirsch	350.00	
1400. TOTAL SETTLEMENT CHARGES	33,312.05	35,514.38

HUD 1- SETTLEMENT STATEMENT CERTIFICATIONS

Borrowers(s) and Seller(s) Certification

I/we have carefully reviewed the attached HUD-1 Settlement Statement and to the best of my knowledge and belief it is a true and accurate statement of all receipts and disbursements made on account or by me in this transaction. All the information on the attached HUD-1 is as it appeared at the time of execution. No changes or additions have been made to the document since the time of closing. I further certify that I have received a copy of the HUD 1 Settlement Statement.

Fahad Yark
Lucene Lobard

Closing Agent

The HUD-1 Settlement Statement that I have prepared is a true and accurate account of this transaction. I have caused or will cause the funds to be disbursed in accordance with this statement.

Jonathan Lewin for the bank
Attn: ...sch, Esq.

WARNING: Section 1010, Title 18, U.S.C., "Department of Housing and Urban Development and Federal Housing Administration Transactions," provides: "Whoever for the purpose of . . . influencing in any way the action of such Administration . . . makes, passes, utters or publishes any statement, knowing the same to be false . . . shall be fined not more than \$5,000.00 or imprisoned not more than two years, or both.